

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: HYDE, ALLAN R

§ Case No. 08-70984

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$30,402.41
(without deducting any secured claims)

Assets Exempt: \$13,692.41

Total Distribution to Claimants: \$3,416.48

Claims Discharged

Without Payment: \$60,562.44

Total Expenses of Administration: \$3,083.52

3) Total gross receipts of \$ 6,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$6,500.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$23,569.00	\$23,593.08	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	3,083.52	3,083.52	3,083.52
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	62,647.16	56,004.27	56,004.27	3,416.48
TOTAL DISBURSEMENTS	\$86,216.16	\$82,680.87	\$59,087.79	\$6,500.00

4) This case was originally filed under Chapter 7 on April 01, 2008.
The case was pending for 10 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/23/2012 By: /s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
1940 Oldsmobile Coupe	1129-000	2,700.00
1948 Chevy Truck	1129-000	3,800.00
TOTAL GROSS RECEIPTS		\$6,500.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
3	GMAC	4110-000	23,569.00	23,593.08	0.00	0.00
TOTAL SECURED CLAIMS			\$23,569.00	\$23,593.08	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE, LTD.	3120-000	N/A	44.27	44.27	44.27
BERNARD J. NATALE, LTD.	3110-000	N/A	1,539.25	1,539.25	1,539.25
BERNARD J. NATALE	2100-000	N/A	1,400.00	1,400.00	1,400.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00

The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$3,083.52	\$3,083.52	\$3,083.52

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Capital One Bank (USA)	7100-000	2,911.99	N/A	N/A	0.00
2	Discover Bank/DFS Services LLC	7100-000	3,359.55	4,021.35	4,021.35	245.32
4	LVNV Funding LLC (Citibank)	7100-000	18,514.01	18,514.01	18,514.01	1,129.43
5 -2	LVNV Funding LLC (Wash Mutual)	7100-000	5,807.58	5,901.09	5,901.09	359.99
6	American Express Centurion Bank	7100-000	2,666.25	2,897.07	2,897.07	176.73
7	eCAST Settlement Corporation	7100-000	N/A	1,940.87	1,940.87	118.40
8	eCAST Settlement Corporation	7100-000	1,194.32	1,312.37	1,312.37	80.06
9	Roundup Funding, LLC	7100-000	339.69	525.50	525.50	32.06
10	Roundup Funding, LLC	7100-000	3,652.96	4,914.99	4,914.99	299.83
11	eCAST Settlement Corporation	7100-000	3,914.49	4,048.17	4,048.17	246.95
12	eCAST Settlement Corporation	7100-000	N/A	1,674.01	1,674.01	102.12

13	eCAST Settlement Corporation	7100-000	1,630.34	1,708.80	1,708.80	104.24
14	eCAST Settlement Corporation	7100-000	353.79	478.77	478.77	29.21
15	eCAST Settlement Corporation	7100-000	2,959.10	3,288.44	3,288.44	200.61
16	Triad Financial Corporation	7100-000	7,368.44	4,778.83	4,778.83	291.53
NOTFILED	Bank of America	7100-000	2,832.72	N/A	N/A	0.00
NOTFILED	Lowe's	7100-000	1,693.21	N/A	N/A	0.00
NOTFILED	Sears Payments Department	7100-000	1,705.21	N/A	N/A	0.00
NOTFILED	Campos Chartered Law Firm	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Bank of America	7100-000	1,743.51	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$62,647.16	\$56,004.27	\$56,004.27	\$3,416.48

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-70984

Trustee: (330370) BERNARD J. NATALE

Case Name: HYDE, ALLAN R

Filed (f) or Converted (c): 10/03/11 (c)

§341(a) Meeting Date: 11/10/11

Period Ending: 07/23/12

Claims Bar Date: 03/22/12

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Checking Account - Resource Bank, Sycamore, IL	1,300.00	0.00	DA	0.00	FA
2 Household Goods and Furniture, Etc.	1,000.00	0.00	DA	0.00	FA
3 Clothing	500.00	0.00	DA	0.00	FA
4 Postal Service Retirement Account	6,792.41	0.00	DA	0.00	FA
5 2007 tax refund	685.00	0.00	DA	0.00	FA
6 2007 Chevy Silverado Truck	20,125.00	0.00	DA	0.00	FA
7 1940 Oldsmobile Coupe	5,000.00	1,585.00		2,700.00	FA
8 1948 Chevy Truck	9,000.00	7,800.00		3,800.00	FA
8 Assets Totals (Excluding unknown values)	\$44,402.41	\$9,385.00		\$6,500.00	\$0.00

Major Activities Affecting Case Closing:

TRUSTEE COMPROMISED AND SETTLED CONVERSION OF ASSETS BY DEBTOR DURING CHAPTER 13. COMPROMISE TO BE FILED JANUARY 2012.

Initial Projected Date Of Final Report (TFR): December 31, 2012

Current Projected Date Of Final Report (TFR): May 8, 2012 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-70984

Case Name: HYDE, ALLAN R

Taxpayer ID #: **-***5124

Period Ending: 07/23/12

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****30-65 - Checking Account

Blanket Bond: \$606,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/19/12		Allan R. Hyde	Payment on Compromise Re: 1940 & 1948 Vehicles		6,500.00		6,500.00
	{8}		Payment on 3,800.00 Compromise	1129-000			6,500.00
	{7}		Payment on 2,700.00 Compromise	1129-000			6,500.00
01/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,475.00
02/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,450.00
03/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,425.00
04/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,400.00
06/11/12	1001	BERNARD J. NATALE	Dividend paid 100.00% on \$1,400.00, Trustee Compensation; Reference:	2100-000		1,400.00	5,000.00
06/11/12	1002	Discover Bank/DFS Services LLC	Distribution paid 6.10% on \$4,021.35; Claim# 2; Filed: \$4,021.35; Reference: 6253	7100-000		245.32	4,754.68
06/11/12	1003	LVNV Funding LLC (Citibank)	Distribution paid 6.10% on \$18,514.01; Claim# 4; Filed: \$18,514.01; Reference: 3172	7100-000		1,129.43	3,625.25
06/11/12	1004	LVNV Funding LLC (Wash Mutual)	Distribution paid 6.10% on \$5,901.09; Claim# 5 -2; Filed: \$5,901.09; Reference: 7668	7100-000		359.99	3,265.26
06/11/12	1005	American Express Centurion Bank	Distribution paid 6.10% on \$2,897.07; Claim# 6; Filed: \$2,897.07; Reference: 2004	7100-000		176.73	3,088.53
06/11/12	1006	eCAST Settlement Corporation	Distribution paid 6.10% on \$1,940.87; Claim# 7; Filed: \$1,940.87; Reference: 1208	7100-000		118.40	2,970.13
06/11/12	1007	Triad Financial Corporation	Distribution paid 6.10% on \$4,778.83; Claim# 16; Filed: \$4,778.83; Reference:	7100-000		291.53	2,678.60
06/11/12	1008	BERNARD J. NATALE, LTD.	Combined Check for Claims#ATTY,EXP			1,583.52	1,095.08
			Dividend paid 100.00% 1,539.25 on \$1,539.25; Claim# ATTY; Filed: \$1,539.25	3110-000			1,095.08
			Dividend paid 100.00% 44.27 on \$44.27; Claim# EXP; Filed: \$44.27	3120-000			1,095.08
06/11/12	1009	eCAST Settlement Corporation	Combined Check for Claims#11,13			351.19	743.89
			Dividend paid 6.10% on 246.95 \$4,048.17; Claim# 11; Filed: \$4,048.17; Reference: 8012	7100-000			743.89
			Dividend paid 6.10% on 104.24 \$1,708.80; Claim# 13; Filed: \$1,708.80;	7100-000			743.89

Subtotals :

\$6,500.00

\$5,756.11

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-70984

Case Name: HYDE, ALLAN R

Taxpayer ID #: **-***5124

Period Ending: 07/23/12

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****30-65 - Checking Account

Blanket Bond: \$606,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			Reference: 7187				
06/11/12	1010	eCAST Settlement Corporation	Combined Check for Claims#8,12			182.18	561.71
			Dividend paid 6.10% on 80.06 \$1,312.37; Claim# 8; Filed: \$1,312.37; Reference: 0137 BANK OF AMERICA	7100-000			561.71
			Dividend paid 6.10% on 102.12 \$1,674.01; Claim# 12; Filed: \$1,674.01; Reference: 7189 BANK OF AMERICA	7100-000			561.71
06/11/12	1011	eCAST Settlement Corporation	Combined Check for Claims#14,15			229.82	331.89
			Dividend paid 6.10% on 29.21 \$478.77; Claim# 14; Filed: \$478.77; Reference: 1308 BANK OF AMERICA	7100-000			331.89
			Dividend paid 6.10% on 200.61 \$3,288.44; Claim# 15; Filed: \$3,288.44; Reference: 2493 BANK OF AMERICA	7100-000			331.89
06/11/12	1012	Roundup Funding, LLC	Combined Check for Claims#9,10			331.89	0.00
			Dividend paid 6.10% on 32.06 \$525.50; Claim# 9; Filed: \$525.50; Reference: 8069 CHASE BANK	7100-000			0.00
			Dividend paid 6.10% on 299.83 \$4,914.99; Claim# 10; Filed: \$4,914.99; Reference: 4658 CHASE BANK	7100-000			0.00

ACCOUNT TOTALS	6,500.00	6,500.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	6,500.00	6,500.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$6,500.00	\$6,500.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-70984

Case Name: HYDE, ALLAN R

Taxpayer ID #: **-***5124

Period Ending: 07/23/12

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****30-65 - Checking Account

Blanket Bond: \$606,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

Net Receipts : 6,500.00

Net Estate : \$6,500.00

TOTAL - ALL ACCOUNTS

	Net	Net	Account
	Receipts	Disbursements	Balances
Checking # 9200-*****30-65	6,500.00	6,500.00	0.00
	\$6,500.00	\$6,500.00	\$0.00